

**Information to identify the case:**

Debtor 1	Megan N. Kerr	Social Security number or ITIN xxx-xx-5232
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 20-10238-JCM		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Megan N. Kerr  
fka Megan N Jones

11/13/24

**By the court:** John C Melaragno  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Megan N. Kerr  
Debtor

Case No. 20-10238-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Nov 13, 2024

Form ID: 3180W

Total Noticed: 27

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2024:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Megan N. Kerr, 889 Spruce Road, Summerville, PA 15864-3725
15220709	Pa Sta Empcu, P.o. Box 1006, Harrisburg, PA 17108
15234045	+ QUICKEN LOANS, LLC fka QUICKEN LOANS, INC, 635 Woodward Avenue, Detroit, MI 48226-3408
15220710	+ Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
15220711	+ S & T Bank, 800 Philadelphia, Indiana, PA 15701-3908
15245165	+ S&T Bank, 355 North Fifth Street, Indiana, PA 15701-1940

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	EDI: PENNDEPTREV	Nov 14 2024 05:07:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 14 2024 00:15:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 14 2024 05:07:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 14 2024 00:15:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Nov 14 2024 05:07:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15232225	Email/PDF: resurgentbknotifications@resurgent.com	Nov 14 2024 00:41:10	CVI SGP-CO Acquisition Trust, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15220703	+ EDI: CAPITALONE.COM	Nov 14 2024 05:07:00	Cap1/cabelas, 4800 Nw 1st Street, Lincoln, NE 68521-4463
15220704	+ EDI: WFNNB.COM	Nov 14 2024 05:07:00	Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789
15222788	EDI: DISCOVER	Nov 14 2024 05:07:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15220706	+ EDI: DISCOVER	Nov 14 2024 05:07:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
15220707	+ Email/Text: hmcgrp@aol.com	Nov 14 2024 00:15:00	Hmc Group, 29065 Clements Rd, Westlake, OH 44145-1179

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15220708	+ EDI: PHINGENESIS	Nov 14 2024 05:07:00	Kay Jewelers/genesis, Po Box 4485, Beaverton, OR 97076-4485
15366155	Email/PDF: resurgentbknotifications@resurgent.com	Nov 14 2024 00:29:21	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15229662	Email/PDF: resurgentbknotifications@resurgent.com	Nov 14 2024 00:30:14	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15267266	+ Email/Text: Bankruptcy@natfuel.com	Nov 14 2024 00:15:00	National Fuel, Attn. Legal Dept., P.O. Box 2081, Erie, PA 16512-2081
15274112	+ EDI: G2RSPSECU	Nov 14 2024 05:07:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
15274112	+ Email/Text: bankruptcynotices@psecu.com	Nov 14 2024 00:15:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
15220712	+ EDI: SYNC	Nov 14 2024 05:07:00	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
15220713	+ EDI: SYNC	Nov 14 2024 05:07:00	Syncb/oldnavydc, Po Box 965005, Orlando, FL 32896-5005
15221056	+ EDI: AIS.COM	Nov 14 2024 05:07:00	Synchrony Bank by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15220714	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Nov 14 2024 00:14:00	Toyota Motor Credit, Po Box 9786, Cedar Rapids, IA 52409-0004
15238416	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Nov 14 2024 00:14:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15352153	Email/PDF: bncnotices@becket-lee.com	Nov 14 2024 00:29:21	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15242776	EDI: AIS.COM	Nov 14 2024 05:07:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15246374	*+	Synchrony Bank by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15220705	##+	Derek S. Kerr, 8 Elm Drive, Brookville, PA 15825-1010

TOTAL: 2 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-1

User: auto

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Form ID: 3180W

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Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Quicken Loans Inc. dcarlon@kmllawgroup.com
Denise Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmllawgroup.com
Kenneth P. Seitz	on behalf of Debtor Megan N. Kerr thedebterasers@aol.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecl@chapter13trusteewdpa.com

TOTAL: 5